Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identi	the name that is on your ment-issued picture fication (for example,	Sean First name Michael	First name
passp	,	Middle name Showers	Middle name
identi	your picture fication to your meeting he trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
have	ther names you used in the last 8	First name	First name
years	S		
	de your married or en names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>7479</u>	xxx - xx
Indivi	oer or federal idual Taxpayer ification number	OR	OR
identi	ilication number	9xx - xx	9xx - xx

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Document Showers Sean Michael Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name EIN EIN	Business name Business name EIN EIN		
5.	Where you live	15624 Summerbrooke Ln Number Street	If Debtor 2 lives at a different address: Number Street		
		South Beloit IL 61080 City State ZIP Code WINNEBAGO County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code		
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408		

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Debtor 1

Michael Sean

Document Showers

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Case Number (if known)

	First Name	Middle Name		Last Name				
Pa	Tell the Court About Yo	ur Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you					equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.		
	are choosing to file	■ Chap	ter 7					
	under	☐ Chapter 11						
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	local yours subn	court for n self, you m nitting your	nore details abo ay pay with casl	ut how you may h, cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the feek, or money order. If your attorney is ttorney may pay with a credit card or check		
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).						
		I requ By la less pay t	uest that m w, a judge than 150% he fee in ir	ny fee be waived may, but is not of the official po nstallments). If y	I (You may reque required to, waiv overty line that a ou choose this o	est this option only if you are filing for Chapter 7. We your fee, and may do so only if your income is pplies to your family size and you are unable to ption, you must fill out the Application to Have the B) and file it with your petition.		
9.	Have you filed for	■ No						
	bankruptcy within the last 8 years?	☐ Yes.	District No	one	When	Case Number		
						MM / DD / YYYY		
			District No	one	When	Case Number		
						MM / DD / YYYY		
			District		When	Case Number		
						MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is	☐ Yes.				Relationship to you		
	not filing this case with you, or by a business parter, or by affiliate?		District		When	Case Number, if known		
						Relationship to you		
			District		When	Case Number, if known		
11.	Do you rent your residence?	■ No. □ Yes.	residence	landlord obtained and and and and and and and and and an	tement About an E	nt against you and do you want to stay in your viction Judgment Against You (Form 101A) and file it with		

Case 17-81602 Doc 1 Filed 07/07/17 Entered 07/07/17 13:09:02 Desc Main Document Page 4 of 63 Sean Michael Debtor 1 Case Number (if known) Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street Number LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. 14. Do you own or have any property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? _ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property?

Number

City

Street

State

ZIP Code

Debtor 1

Michael Sean

Document Showers

Page 5 of 63 Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Debtor 1 Sean Michael Document Showers Page 6 of 63

Case Number (if known)

		16a Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. & 101/8)			
	ind of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
you hav	ve?	□No. Go to line 16b.					
		Yes. Go to line 17.					
			business debts? Business debts are debts stment or through the operation of the busine				
			sufferit of through the operation of the busine	33 of investment.			
		☐No. Go to line 16c. ☐Yes. Go to line 17.					
		16c. State the type of debts you o	we that are not consumer debts or business of	debts.			
-	ı filing under	☐ No. I am not filing under Ch	apter 7. Go to line 18.				
Chapte	17:	Yes. I am filing under Chapte	er 7. Do you estimate that after any exempt p	property is excluded and			
•	estimate that after		s are paid that funds will be available to distril				
any exe	empt property is ed and	No.					
adminis	strative expenses	— ∏Yes.					
•	d that funds will be le for distribution	□'·••·					
	cured creditors?						
. How ma	any creditors do	1-49	1 ,000-5,000	25,001-50,000			
-	timate that you	□ 50-99	5,001-10,000	5 0,001-100,000			
owe?		☐ 100-199 ☐ 222-222	10,001-25,000	☐ More than 100,000			
		200-999					
	uch do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
estimat be worf	te your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	\$1,000,000,001-\$10 billion			
DC WOI		☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$100,000,001-\$100 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
. How m	uch do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	te your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
to be?		\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion			
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion			
art 7:	Sign Below						
or you		I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and			
-							
		· · · · · · · · · · · · · · · · · · ·	ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap				
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		I understand making a false staten	nent, concealing property, or obtaining money	or property by fraud in connection			
		with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and	n fines up to \$250,000, or imprisonment for u I 3571.	p to 20 years, or both.			
		🗶 /s/ Sean Michael Shov	vers x				
		Signature of Debtor 1	Signa	ture of Debtor 2			
		Executed on06/29/2017	, F	ited on			
		Executed onMM_ / DD		ited on			

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Debtor 1	Sean	Michael	Showers	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jason Kyle Nielson	Date	Date: 07/05/2	2017
Signature of Attorney for Debtor	Date	MM / DD / YYY	Y
Jason Kyle Nielson			_
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			_
Chicago		60603	_
Chicago	IL State	60603 ZIP Code	-
Chicago City Contact Phone 312-332-1800	State		- acilaw.con
City 212, 222, 1900	State	ZIP Code	- acilaw.con

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Sean	Michael	Showers			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
		r the : <u>NORTHERN</u> District of	ILLINOIS (State)			
Case Number (If known)	r		_			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	ule A/B: Property (Official Form 106A/B) py line 55, Total real estate, from Schedule A/B	\$0
1b. Co	py line 62, Total personal property, from Schedule A/B	\$ 6,765
1c. Co	py line 63, Total of all property on Schedule A/B	\$ 6,765
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	ule D: Creditors Who Have Claims Secured by Property (Official Form 106D) py the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3a. Cc	ule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) py the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$52,605
	Summarize Your Liabilities	
Part 3:		
	ule I: Your Income (Official Form 106I) your combined monthly income from line 12 of Schedule I	\$700.00
	ule J: Your Expenses (Official Form 106J) your monthly expenses from line 22c of Schedule J	\$685.00

Debtor 1 Sean Michael Showers Page 9 of 63
First Name Middle Name Last Name

Page 9 of 63
Case Number (if known)

Part 4:	Answer These Questions for Administrative and Statistical Records					
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
Your family	d of debt do you have? debts are primarily consumer debts. Consumer debts are those "incurred by an individual primy, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C debts are not primarily consumer debts. You have nothing to report on this part of the form. Crorm to the court with your other schedules.	. § 159.				
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.						
	following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim				
9a. Dome	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxes	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Claim	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00				
	ations arising out of a separation agreement or divorce that you did not report as aims. (Copy line 6g.)	\$_0.00				
9f. Debts	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Total	. Add lines 9a through 9f.	\$_0.00				

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Fill in this in	formation to ide	ntify your case and this fili	ing:	0 of 63				
Debtor 1	Sean	Michael	Showers					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ct of _ <u>ILLINOIS</u>					
Case Number			(State)			Cr	neck if this is an	1
(If known)						an	nended filing	
Official F	<u>orm 106A</u>	<u>/B</u>						
Schedul	e A/B: Pr	operty						12/15
ategory where esponsible for ages, write you out the control of th	you think it fits supplying correur name and cas Describe Each Reven or have any le	best. Be as complete and a ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	accurate as possible. If two mode is needed, attach a separa wer every question. Other Real Esate You Own or Ha	l, or similar property?	both are equally			
	-	-	our entries fro Part 1, includir		>			¢0.00
					•			\$0.00
Part 2:	Describe Your Vel	nicles						
No. Yes. No. Yes. No. Yes. No. Yes. No. Yes.	Describe Make: Model: Fear: Approximate Milea Other information: 2005 Hyundai Tuo niles. A aircraft, motor Boats, trailers, motor Describe	cson with over 77,000 homes, ATVs and other repors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is comminstructions) creational vehicles, other veh vessels, snowmobiles, motorcycle	ly s and another unity property (see icles, and accessories accessories	the amount of any Creditors Who Ha Current value of entire property?	secured clairs Secured clairs Secured clairs Secured clairs Secured clairs Secured clairs	or exemptions. Put ims on Schedule Diecured by Property Current value of portion you own?	the
			our entries fro Part 2, includir	ng any entries for pages			\$ 3	3,200.00
		sonal and Household Items						
rait 5.								
Do you own o	r have any legal	or equitable interest in any	of the following items?			port i Do no	rent value of the ion you own? ot deduct secured co emptions	laims
	l goods and furn Major appliances, f	ilshings urniture, linens, china, kitchenw	<i>r</i> are					
Yes.	Describe	Bedroom set and end tables.			\$20	0	\$	<u>200.0</u> 0

Official Form 106A/B Record # 747214 Schedule A/B: Property Page 1 of 6

Debtor 1

Doc 1

Desc Main

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Document Page 11 of 3 Jumber (if known) Case 17-81602 Sean First Name 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$700 700.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. es. Describe..... \$250 Everyday clothes, shoes, accessories 250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Yes. Describe..... 0.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... Yes. 2 Dogs \$0 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,150.00 for Part 3. Write that number here ----**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions

16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No.

Yes. Describe.....

0.00

Sean Debtor 1

Case 17-81602

Doc 1

Filed 07/07/17

Desc Main

First Name

Middle Name

Showers 7077 Document Last Name

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17.	Deposits of	f money			
				ates of deposit; shares in credit unions, brokerage houses,	
	and other si	imilar institutions. I	f you have multiple accounts with th	ne same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
		D0001100	Checking Account	Rockford Bank & Trust	\$ 15.00
					\$ <u>15.0</u> 0
18.			ublicly traded stocks		
	Examples: I	Bond funds, invest	ment accounts with brokerage firms	s, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name:		
	ш				\$ 0.00
10	Non-nublic	ly traded stock	and interests in incorporated	and unincorporated businesses, including an interest in	<u> </u>
13.	 i	ny traded stock	and interests in incorporated	and unincorporated businesses, including an interest in	
	No.				
	Yes.	Describe	Name of Entity and Percent of	Ownership:	
					\$ <u> </u>
20.	Governme	nt and corporate	e bonds and other negotiable	and non-negotiable instruments	
	Negotiable	instruments includ	e personal checks, cashiers' checks	s, promissory notes, and money orders.	
	-		re those you cannot transfer to some		
	No.				
	Yes.	Describe	Issuer name:		
	L 163.	บองเกษ	locati name.		\$ 0.00
24	Detimens				\$0.00
∠1.		t or pension acc		novingo gospunto, er ether noncion er prefit -li	
		interests in IRA, El	KISA, Keogn, 401(K), 403(b), thrift s	savings accounts, or other pension or profit-sharing plans	
	No.				
	Yes.	Describe	Type of account and Institution	n name:	
			401(k) or similar plan	The Principal	\$2,400.00
					\$ 2,400.00
22	Sociality 4	nneite and n==	navmonte		φ <u>2,400.0</u> 0
44 .	-	eposits and pre	· -	v continue convice or use from a company	
				y continue service or use from a company s (electric, gas, water), telecommunications	
		ngreements with it	andiords, prepaid rent, public dillities	o (ciccuro, gas, water), terecommunications	
	No.				
	Yes.	Describe	Institution name or individual:		
					\$0 <u>.0</u> 0
23.	Annuities (A contract for a	periodic payment of money to	o you, either for life or for a number of years)	
	No.				
	=	Describe	Issuer name and description:		
	Yes.	D690106	issuer fiame and description.		s 0.00
					\$0.00
24.			-	d ABLE program, or under a qualified state tuition program.	
	·	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and descriptio	on. Separately file the records of any interests.11 U.S.C. § 521(c):	
					\$0.00
25.	Trusts. ear	uitable or future	interests in property (other th	nan anything listed in line 1), and rights or powers	·
			coto p. sporty (otiloi til	g,, aag or portoto	
	No.	_			
	Yes.	Describe			
					\$0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and othe	er intellectual property	
	Examples: I	Internet domain na	imes, websites, proceeds from royal	Ities and licensing agreements	
	No.				
	= .,	Describe			
	Yes.	บองเกษ			
^-			ather personal heaters with a		\$0.00
21.			other general intangibles	sisting holdings, liquor licenses, professional licenses	
		bullaing permits, e	xciusive licenses, cooperative assoc	ciation holdings, liquor licenses, professional licenses	
	No.				
	Yes.	Describe			
					\$0.00

Sean Debtor 1

Case 17-81602

Filed 07/07/17

Showers
Document
Last Name

Desc Main

First Name

Doc 1 Middle Name

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Мо	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No. Yes.	Describe		1
29.	Family sup	port		\$0.00
-0.	Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.	Describe		1
				\$0.00
30.	Examples:		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		s 0.00
31.		insurance polic Health, disability, c	les r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	Health Insurance \$0	\$ 0.00
32.	If you are th		at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	\$0.00
	Yes.	Describe		s 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	\$0.00
	Yes.	Describe		\$ 0.00
34.	Other cont	ingent and unli	uidated claims of every nature, including counterclaims of the debtor and rights	<u> </u>
	Yes.	Describe		
35.	Any financ	ial assets you d	id not already list	\$ <u>0.0</u> 0
	No.	Describe		7
		Describe		\$0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. V	Vrite that numb	er here>	\$2,415.00
	Part 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do you ow No.	n or have any le	egal or equitable interest in any business-related property?	
	Yes.			
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts I	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$ <u>0.0</u> 0

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First Name Middle Name Document Last Name

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39.	-	ipment, furnishings, and			
	No.	Business-related computers,	software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices		
	Yes.	Describe			
40.	Machinery	, fixtures, equipment, su	pplies you use in business, and tools of your trade	\$	0.00
	No.	, , , , , ,			
	Yes.	Describe		•	0.00
41.	Inventory			\$	0.00
	No.				
	Yes.	Describe		_	
42.	Interests i	partnerships or joint ve	entures	\$	0.00
	No.	· · · · · ·	Entity and Percent of Ownership:		
	Yes.	Describe			
43.	Customer	lists, mailing lists, or oth	er compilations	\$	0.00
	No.	J, 1			
	Yes.	Describe			
44.	Any busin	ess-related property you	did not already list	\$	0.00
	No.	,			
	Yes.	Describe			
				\$	0.00
45.	Add the do	llar value of all of your e	ntries from Part 5, including any entries for pages you have attached		
	for Part 5.	Write that number here	>		\$ 0.00
		Describe Any Farm- and Co	ommercial Fishing-Related Property You Own or Have an Interest In.		
	CILE OF		erest in farmland, list it in Part 1.		
46.		n or have any legal or eq	uitable interest in any farm- or commercial fishing-related property?		
	No.	Dogariba			
	Yes.	Describe			
47.	Farm anin	_		\$	0.00
	No.			\$	0.00
		als Livestock, poultry, farm-raised	d fish	\$	<u>0.0</u> 0
	Yes.		d fish	\$	0.00
		Livestock, poultry, farm-raised		\$ \$	0.00
48.	Crops—ei	Livestock, poultry, farm-raised		\$ \$	
48.		Livestock, poultry, farm-raised		\$ \$	
	Crops—ei No. Yes.	Describe Describe	d	\$ \$	
	Crops—ei No. Yes.	Describe Describe		\$	0.00
	Crops—ei No. Yes. Farm and No.	Describe Describe Ther growing or harvested Describe Describe	d	\$	0.00
	Crops—ei No. Yes.	Describe Describe	d	\$	0.00
49.	Crops—ei No. Yes. Farm and No. Yes.	Describe Describe Ther growing or harvested Describe Describe	ments, machinery, fixtures, and tools of trade	\$	0.00
49.	Crops—ei No. Yes. Farm and No. Yes. Farm and No.	Describe Describe ther growing or harvested Describe iishing equipment, imples Describe	ments, machinery, fixtures, and tools of trade	\$	0.00
49.	Crops—ei No. Yes. Farm and No. Yes.	Describe Describe Describe Describe	ments, machinery, fixtures, and tools of trade	\$	0.00
49 . 50 .	Crops—ei No. Yes. Farm and No. Yes. Farm and No. Yes. Any farm-	Describe Describe ther growing or harvested Describe iishing equipment, imples Describe iishing supplies, chemica	ments, machinery, fixtures, and tools of trade	\$	0.00 0.00
49 . 50 .	Crops—ei No. Yes. Farm and No. Yes. Farm and No. Yes. Any farm— No.	Describe Describe ther growing or harvested Describe Tishing equipment, implest Describe Tishing supplies, chemicat Describe Describe and commercial fishing-residue.	ments, machinery, fixtures, and tools of trade als, and feed	\$	0.00 0.00
49 . 50 .	Crops—ei No. Yes. Farm and No. Yes. Farm and No. Yes. Any farm-	Describe Describe ther growing or harvested Describe iishing equipment, imples Describe iishing supplies, chemica	ments, machinery, fixtures, and tools of trade als, and feed	\$	0.00 0.00
49. 50.	Crops—ei No. Yes. Farm and No. Yes. Farm and No. Yes. Any farm— No. Yes.	Describe Describe Tishing equipment, implest Describe Describe Tishing supplies, chemicated Describe Describe Describe Describe	ments, machinery, fixtures, and tools of trade als, and feed related property you did not already list	\$ \$ \$	0.00 0.00 0.00
49 . 50 . 51 . 52.	Crops—ei No. Yes. Farm and No. Yes. Farm and No. Yes. Any farm— No. Yes.	Describe Describe Describe Tishing equipment, implest the proving or harvested to be provided by the provide	ments, machinery, fixtures, and tools of trade als, and feed	\$ \$ \$	0.00 0.00 0.00

Case 17-81602 Sean

Doc 1

Desc Main

Debtor 1

First Name

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2

\$ 3,200.00 56. Part 2: Total vehicles, line 5 \$ 1,150.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 2,415.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$6,765.00 62. Total personal property. Add lines 56 through 61. \$6,765.00

63. Total of all property on Schedule A/B. Add line 55 + line 62\$6,765.00

Fill in this information to identify your case:					
Debtor 1	Sean	Michael	Showers		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)		
Case Number	r				
(If known)					

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exemp			
	emptions are you claiming? Che		•	
	ming state and federal nonbankrup		§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C	C. § 522(b)(2)		
_				
For any propert	y you list on <i>Schedule A/B</i> that y	ou claim as exempt, fill in t	the information below.	
-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	2005 Hyundai Tucson with over	2 200	П.	735 ILCS 5/12-1001(c) - \$2,400.00
description:	77,000 miles.	\$ 3,200	 \$	735 ILCS 5/12-1001(b) - \$800.00
Line from			100% of fair market value, up to	
Schedule A/B:	03		any applicable statutory limit	
Brief	Bedroom set and end tables.			735 ILCS 5/12-1001(b) - \$200.00
description:		\$_200	 \$	
_ine from			100% of fair market value, up to	
Schedule A/B:	<u>06</u>		any applicable statutory limit	
Brief	Flat screen TV, computer, printer,			735 ILCS 5/12-1001(b) - \$700.00
lescription:	music collection, cell phone	\$_700	 \$	
ine from			100% of fair market value, up to	
Schedule A/B:	<u>07</u>		any applicable statutory limit	
Brief	Everyday clothes, shoes,		_	735 ILCS 5/12-1001(a),(e) - \$250.00
lescription:	accessories	\$_250	\$	
ine from			100% of fair market value, up to	
Schedule A/B:	<u>11</u>		any applicable statutory limit	
icial Form 1060	Record # 747214	Schedule C: T	he Property You Claim as Exempt	Page 1 of

Debtor 1 Sean Michael Document Page 17 of 63 Case Number (if known)

Last Name

Middle Name

First Name

Part 2: Addit	ional Page				
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exe	emption
		Copy the value from Schedule A/B	Check only one box for each exemption		
Brief description:	Checking Account, Rockford Bank & Trust, 15.00	<u>\$_15</u>		735 ILCS 5/12-1001(b) - \$15.0	0
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	401(k) or similar plan, The Principal, 2,400.00	\$_2,400	\$	735 ILCS 5/12-1006 - \$0.00	
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit		
3 Are you claimin	g a homestead exemption of more	than \$155.675?			
No.	stment on 4/01/16 and every 3 years				
Official Form 1060	Record # 747214	Schedule C: T	The Property You Claim as Exempt	F	Page 2 of 2

Fil	ll in this in	Caso 17 formation to identi		-ilad 07/07/17	Entore d 8 o	07/07/17 : of 63	13:09:02	Desc Main	
D	ebtor 1	Sean	Michael	Showers					
l	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name Bankruptcy Court for t	Middle Name the: <u>NORTHERN</u> District of!	Last Name					
	ase Number f known)			(State)				Check if this amended fill	
		orm 106D D: Creditor	s Who Have Claim	s Secured by F	Property				12/15
inforr	nation. If n	nore space is need	ossible. If two married people led, copy the Additional Page, and case number (if known).	, fill it out, number the er				ny	
1. [secured by your property?						
	_	eck this box and su I in all of the informa	bmit this form to the court with ation below.	your other schedules. Yo	ou have nothing o	else to report on	this form.		
Pa	art 1:	ist All Secured Clai	ms						
	for each cl	aim. If more than o	reditor has more than one secu one creditor has a particular cla claims in alphabetical order acc	im, list the other creditors	s in Part 2.	A	olumn A mount of claim o not deduct the	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

		Caso 17 91602	Doc 1	Filod 07/07/17	Entered 07/07/17 13:09	9:02 D	esc Maiı	n
Fil	l in this inf	formation to identify your case	e:		9 of 63			
De	ebtor 1	Sean M	Michael	Showers				
		First Name M	iddle Name	Last Name				
	ebtor 2							
(Sp	ouse, if filing)	First Name M	iddle Name	Last Name				
Ur	nited States I	Bankruptcy Court for the : <u>NORT</u>	HERN District	of <u>ILLINOIS</u> (State)			_	
	se Number			(State)				if this is an
	known)						amend	led filing
)ffi	cial Fo	orm 106E/F						
<u>ich</u>	edule	E/F: Creditors Who	Have U	nsecured Claims				12/15
ist th /B: F redit eede op of	ne other pa Property (Cors with padd, copy the any addition	orty to any executory contract Official Form 106A/B) and on S artially secured claims that ar	s or unexpired Schedule G: Ex e listed in Sch mber the entrie and case numl	leases that could result in a recutory Contracts and Unexpedule D: Creditors Who Have is in the boxes on the left. Att	and Part 2 for creditors with NONPRIC claim. Also list executory contracts o pired Leases (Official Form 106G). Do a Claims Secured by Property. If more each the Continuation Page to this page.	n S <i>chedul</i> e not include space is		
1. D	o any cred	litors have priority unsecured	claims agains	t you?				
	_	to Part 2.	J	•				
Ī	Yes.							
e n u	ach claim I onpriority a nsecured o	isted, identify what type of clair amounts. As much as possible,	m it is. If a clain list the claims Page of Part 1.	n has both priority and nonprior in alphabetical order according If more than one creditor hold	cured claim, list the creditor separately rity amounts, list that claim here and sh to the creditor's name. If you have mo s a particular claim, list the other credit tion booklet	ow both prio re than two p	rity and oriority	
(-	or arroxp	and an or each type or elam, t			·	l claim	Priority	Nonpriority
		ist All of Your NONPRIORITY U		_			amount	amount
Pε	rt 2:	ist All of Your NONPRIORITY OF	isecured Claims	S				
3. D	_	litors have nonpriority unsecu	_	-				
L		u have nothing to report in this	part. Submit th	is form to the court with your o	ther schedules.			
4	Yes.	our nonnriority uncourred ala	ima in tha alah	shoting order of the graditor	who holds each claim. If a creditor ha	a mara than	ono	
n ir	onpriority uncluded in I	unsecured claim, list the credito	or separately for r holds a partic	each claim. For each claim lis	sted, identify what type of claim it is. Do	not list clain	ns already	
	1				5000			Total claim
4.1	Creditor's N	llect INC	Las	t 4 digits of account number _	E000			\$ <u>22.00</u>
	Po Box		Wh	en was the debt incurred?	2016-2016			
	Number	Street						
				of the date you file, the claim is	: Check all that apply.			
	Manitow	oc WI 5422	1 =	Contingent Unliquidated				
	City Who owes	State Zip Co the debt? Check one.	ode 🗏	Disputed				
	Debtor 1	only						
	Debtor 2	? only		e of NONPRIORITY unsecured	claim:			
	=	and Debtor 2 only		Student loans				
	=	one of the debtors and another	_	Obligations arising out of a separat	-			
	_	f this claim relates to a nity debt		that you did not report as priority cl Debts to pension or profit-sharing p				
		subject to offest?						
								
	No Yes			Other. Specify Medical Debt				

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Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number	them beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2 Americollect INC	Last 4 digits of account number 000A	\$ _988.00
Creditor's Name	2016 2017	
Po Box 1566	When was the debt incurred? 2016-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Manitowoc WI 5422	Unliquidated	
City State Zip Co Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		0.400.00
4.3 Americollect INC	Last 4 digits of account number 4818	\$ <u>3,189.00</u>
Creditor's Name Po Box 1566	When was the debt incurred? 2016-2017	
	When was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Manitowoc WI 5422	Contingent	
City State Zip Co	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Medical Debt	
Yes Asset Acceptance LLC	Last 4 digits of account number	\$ 0.00
Creditor's Name		<u> </u>
28405 Van Dyke Ave	When was the debt incurred?	
Number Street	_	
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Warren MI 48093	3 Unliquidated	
City State Zip Co		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Credit Extended to Debtor(S)	
Yes	Outer. Specify to 5 5 5 5 6 (6)	

Page 21 of 63 Case Number (if known) Document Sean Michael Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number the	m beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5 Beloit Health System	Last 4 digits of account number IPLE	\$ 456.00
Creditor's Name		_
1969 W. Hart Rd.	When was the debt incurred? 2016-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Beloit WI 53511	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Medical/Dental Services	
Yes	Other. Specify Medical/Dental Services	
4.6 Beloit Memorial	Last 4 digits of account number	\$ 15,000.00
Creditor's Name		·
1969 W. Hart Rd.	When was the debt incurred? 2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Beloit WI 53511	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Medical/Dental Services	
Yes A 7 Beloit Radiology	Look A divide of account assumb as	\$ 961.00
4.7 Beloit Radiology Creditor's Name	Last 4 digits of account number	\$_901.00
340 Midland Rd. Ste 120	When was the debt incurred? 2016-2017	
Number Street		
- Nambol Subst		
	As of the date you file, the claim is: Check all that apply.	
Janesville WI 53546	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Dean Clinic	Last 4 digits of account number	\$_3,106.00
	Creditor's Name		
	PO BOX 2945	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53201	Unliquidated	
١	City State Zip Code	Disputed	
\ <u>``</u>	/ho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
<u>L</u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	the claim subject to offest?	Madical/Daylel Carriese	
	No	Other. Specify Medical/Dental Services	
4.9	Yes Directv	Last 4 digits of account number 6524	\$ _108.00
4.9	Creditor's Name	Lust 4 digits of account number	-
	800 Sw 39Th St	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Renton WA 98057	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
\vdash	Yes		
4.10	Legacy Timber Ridge LLC	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred?	
	1694 First St	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Highland Park IL 60035	Contingent	
		Unliquidated	
l w	City State Zip Code /ho owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
-	Check if this claim relates to a	that you did not report as priority claims	
-	Community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	- Communication of Proceedings Processing Section 2011	
	No	Other. Specify Credit Extended to Debtor(S)	
	Yes		

Schedule E/F: Creditors Who Have Unsecured Claims

Doc 1 Filed 07/07/17 Entered 07/07/17 13:09:02 Desc Main Case 17-81602

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Madison Surgery Center \$ 510.00 4.11 Last 4 digits of account number _ Creditor's Name 2017 PO BOX 2978 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent W/I 53201 Milwaukee Unliquidated City Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes NorthePointe Physician Services \$ 600.00 Last 4 digits of account number 4.12 2017 PO BOX 1039 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Janesville 53547 WI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Portfolio Recovery Associates LLC \$ 0.00 Last 4 digits of account number 4.13 Creditor's Name 140 Corparate Blvd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Extended to Debtor(S)

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Rockford Memorial Hospital	Last 4 digits of account number	\$ _15,366.00
	Creditor's Name 2400 N. Rockford Ave. Number Street	When was the debt incurred? 2017	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Rockford IL 61103 City State Zip Code	Unliquidated Disputed	
Ì	Who owes the debt? Check one. Debtor 1 only		
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another Check if this claim relates to a	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Medical/Dental Service	
4.15	Rockford Nephrology Associates Creditor's Name	Last 4 digits of account number	\$ 619.00
	PO BOX 957	When was the debt incurred? 2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Rockford IL 61105	Contingent	
Ι,	City State Zip Code Who owes the debt? Check one.	☐ Unliquidated ☐ Disputed	
Ì	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Medical/Dental Services	
4.16	Southern Wisconsin Emergency Assoc Creditor's Name	Last 4 digits of account number	\$ <u>600.00</u>
	PO BOX 88573 Number Street	When was the debt incurred? 2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53288	Unliquidated	
}	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONDDIODITY uncoured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Other. Specify Medical/Dental Services	
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	St. Mary's Janesville Hospital	Last 4 digits of account number	\$ <u>3,900.00</u>
	Creditor's Name 1145 Corporate Lake Dr. Number Street	When was the debt incurred? 2016	
		As of the date you file, the claim is: Check all that apply. Contingent	
ļ ,	Saint Louis MO 63132 City State Zip Code Who owes the debt? Check one.	Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Medical/Dental Services	
4.18	State Collection Servi	Last 4 digits of account number 1244	\$ <u>43.00</u>
	Creditor's Name 2509 S Stoughton Rd Number Street	When was the debt incurred? 2014-2015	
		As of the date you file, the claim is: Check all that apply.	
	Madison WI 53716	Contingent	
١,	City State Zip Code Who owes the debt? Check one.	☐ Unliquidated ☐ Disputed	
i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to perision or profit-sharing plans, and other similar debts	
	No Table 1	Other. Specify Medical Debt	
4.19	Yes State Collection Servi	Last 4 digits of account number5205	\$ _76.00
	Creditor's Name 2509 S Stoughton Rd	When was the debt incurred? 2016-2016	
	Number Street		
	Madison WI 53716 City State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
'	Who owes the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest? No Yes	Other. Specify Medical Debt	
	~~~		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.		Total Claim
4.20	State Collection Servi	Last 4 digits of account number 1449		<b>\$</b> 89.00
	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred? 2014-20	<u>015</u>	
	Number Street			
		As of the date you file, the claim is: Check all the	nat apply	
		Contingent	съргу	
	Madison WI 53716	Unliquidated		
	City State Zip Code			
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreemen	nt or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
'	community debt	Debts to pension or profit-sharing plans, and oth	ner similar debts	
	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes Oallanting One i			. 00.00
4.21	State Collection Servi	Last 4 digits of account number 8641	<del>_</del>	\$ <u>96.00</u>
	Creditor's Name	When was the debt incurred? 2012-20	012	
	2509 S Stoughton Rd	When was the debt incurred?	<u></u>	
	Number Street			
		As of the date you file, the claim is: Check all the	nat apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
١,	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
		Student loans		
	Debtor 1 and Debtor 2 only	<b>=</b>	at an division	
	At least one of the debtors and another	Obligations arising out of a separation agreemen	at or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
١.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and oth	ier similar debts	
l i	No	Other, Specify Medical Debt		
	Yes	Other. Specify Medical Debt	<del></del>	
4.22	State Collection Servi	Last 4 digits of account number 1430		\$ 100.00
7.22	Creditor's Name		<del></del>	
	2509 S Stoughton Rd	When was the debt incurred? 2014-20	<u>015                                    </u>	
	Number Street			
		As of the date you file, the claim is: Check all the	nat anniv	
		Contingent	истарру.	
	Madison WI 53716			
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement	nt or divorce	
i	Check if this claim relates to a	that you did not report as priority claims		
'	community debt	Debts to pension or profit-sharing plans, and oth	ner similar debts	
!	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes	_		

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After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	so forth.	Total Claim
4.23	State Collection Servi	Last 4 digits of account number	9315	<b>\$</b> 129.00
	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred?	2016-2016	
	Number Street			
		A self-the determination the electricities of	No. of all that are t	
		As of the date you file, the claim is: C	check all that apply.	
	Madison WI 53716	Contingent		
		Unliquidated		
w	City State Zip Code  /ho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
1 7	<u>-</u>	T CNONDDIODITY	· · · ·	
	Debtor 2 only	Type of NONPRIORITY unsecured cla	ım:	
	Debtor 1 and Debtor 2 only	☐ Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation		
[	Check if this claim relates to a	that you did not report as priority claim	ns	
	community debt	Debts to pension or profit-sharing plar	ns, and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes		0000	100.00
4.24	State Collection Servi	Last 4 digits of account number	9309	<b>\$</b> _136.00
	Creditor's Name		2016-2016	
	2509 S Stoughton Rd	When was the debt incurred?	2010-2010	
	Number Street			
		As of the date you file, the claim is: 0	Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
	City State Zip Code			
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	im:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans		
l ř	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
7		that you did not report as priority claim		
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plan		
ls	the claim subject to offest?	Debts to pension or profit-sharing plan	is, and other similar debis	
	No	Other, Specify Medical Debt		
l f	Yes	Other. Specify Medical Debt		
4.25	State Collection Servi	Last 4 digits of account number	8174	<b>\$</b> 156.00
4.25	Creditor's Name		<del></del>	·
	2509 S Stoughton Rd	When was the debt incurred?	2013-2013	
	Number Street			
	- Cubbs			
		As of the date you file, the claim is: C	Check all that apply.	
	Madison WI 53716	Contingent		
		Unliquidated		
l v	City State Zip Code /ho owes the debt? Check one.	Disputed		
Ï	Debtor 1 only			
	<b>=</b> '	T CNONDDIODITY I - I - I		
	Debtor 2 only	Type of NONPRIORITY unsecured cla	IIIII:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation	•	
	Check if this claim relates to a	that you did not report as priority claim		
	community debt	Debts to pension or profit-sharing plar	ns, and other similar debts	
ls	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	State Collection Servi	Last 4 digits of account number 2929	<b>\$</b> 164.00
4.26	Creditor's Name	Last 4 digits of account number 2929	\$_104.00
	2509 S Stoughton Rd	When was the debt incurred? 2012-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53716	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Medical Debt	
	Yes	Other. Specify Medical Debt	
4.27	State Collection Servi	Last 4 digits of account number 9323	<u>\$ 178.00</u>
	Creditor's Name		
	2509 S Stoughton Rd	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53716	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		. 040.00
4.28	State Collection Servi	Last 4 digits of account number 9841	\$ <u>218.00</u>
	Creditor's Name 2509 S Stoughton Rd	When was the debt incurred? 2014-2014	
		When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Madison WI 53716	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	- W. F. 1844	
	No Day	Other. Specify Medical Debt	
	Yes		

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Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.29		Last 4 digits of account number	1572	\$ <u>294.00</u>
	Creditor's Name 2509 S Stoughton Rd	When was the debt incurred?	2014-2015	
	Number Street	Wileli was the debt incurred:		
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Madison WI 53716	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans	:	
	At least one of the debtors and another	Obligations arising out of a separati that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?	Debte to periodic or profit charing p	nano, ana otnor ominar dobto	
	No	Other. Specify Medical Debt		
	Yes			
4.30	<b>-</b>	Last 4 digits of account number		\$ <u>303.00</u>
	Creditor's Name 2509 S Stoughton Rd	When was the debt incurred?	2015-2015	
	Number Street	This was the dest mountain.		
		A	. Oh a all all that a a all	
		As of the date you file, the claim is:	: Спеск ан тлат арріу.	
	Madison WI 53716	Contingent Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans  Obligations arising out of a separati	ion agreement or divorce	
	At least one of the debtors and another	that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes State Callestion Comi		1000	- F24 00
4.31	_	Last 4 digits of account number	1066	<u>\$_524.00</u>
	Creditor's Name 2509 S Stoughton Rd	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	· Check all that apply	
		Contingent	. Check all that apply.	
	Madison WI 53716	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Бюраков		
	Debtor 1 only  Debtor 2 only	Type of NONDBIODITY upgestived	oloim.	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured of Student loans	Ciaiii.	
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	-	
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes	_ <del>_</del>		

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Pa	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim		
4.32	State Collection Servi	Last 4 digits of account number	1090	\$ <u>551.00</u>		
	Creditor's Name 2509 S Stoughton Rd	When was the debt incurred?	2014-2015			
	Number Street	When was the dest incurred:				
		As of the date you file, the claim is:	Check all that apply			
		Contingent	. Спеск ан шагарру.			
	Madison WI 53716	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:			
	Debtor 1 and Debtor 2 only	Student loans	ciaiii.			
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla				
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts			
	Is the claim subject to offest?					
	No □	Other. Specify Medical Debt				
4.22	State Collection Servi	Last 4 digits of account number	2686	<b>\$</b> 568.00		
4.33	Creditor's Name	Last 4 digits of account number		<u> </u>		
	2509 S Stoughton Rd	When was the debt incurred?	2016-2016			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
		Contingent				
	Madison WI 53716	Unliquidated				
	City State Zip Code  Who owes the debt? Check one.	Disputed				
	Debtor 1 only	_				
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla				
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts			
	Is the claim subject to offest?	Modical Dobt				
	Yes	Other. Specify Medical Debt				
4.34	State Collection Servi	Last 4 digits of account number	6483	<u>\$ 574.00</u>		
	Creditor's Name		2014 2014			
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
	Madison WI 53716	Contingent				
	City State Zip Code	Unliquidated				
'	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separati	-			
	Check if this claim relates to a	that you did not report as priority cla				
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	ians, and other similar debts			
	No	Other. Specify Medical Debt				
	Yes	Guidi. Spoonly				

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Pε	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.35	University of Wisconsin	Last 4 digits of account number	\$ <u>2,500.00</u>
	Creditor's Name	When was the debt incurred? 2013	
	600 Highland ave  Number Street	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Madison WI 53792	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes		
4.36	<b>-</b>	Last 4 digits of account number	\$ <u>430.00</u>
	Creditor's Name PO Box 7835	When was the debt incurred?	
	Number Street	when was the dest incurred:	
	Number Street	As of the data was file the above to Olivia Million	
		As of the date you file, the claim is: Check all that apply.	
	Madison WI 53707-7835	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans  Chilipations origing out of a conscrition agreement or diverse	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. SpecifyUtility Bills/Cellular Service	
	Yes		. 51.00
4.37	<b>-</b>	Last 4 digits of account number NULL	\$ <u>51.00</u>
	Creditor's Name Po Box 650051	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Dallas TX 75265	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only  Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes		

 Case 17-81602
 Doc 1
 Filed 07/07/17
 Entered 07/07/17 13:09:02
 Desc Main

 Michael
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	Firs	st Name	Middle Name	Last Name
	Part 3:	List Others to Be Notifie	ed for a Debt That You Alread	y Listed
5.	example, i	if a collection agency is try t the collection agency her	ying to collect from you for a re. Similarly, if you have more	ankruptcy, for a debt that you already listed in Parts 1 or 2. For debt you owe to someone else, list the original creditor in Parts 1 or than one creditor for any of the debts that you listed in Parts 1 or 2, list the b

Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.					
Afni, Inc.			On which entry in Part 1 or Part 2	list the original creditor?	
Name PO Box 3427			Line 36 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		<del></del>		Part 2: Creditors with Nonpriority Unsecured Claims	
Bloomington		IL 61702	Last 4 digits of account number		
City	State	Zip Code			

Sean

Debtor 1

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**Document** Sean Michael Debtor 1

Add the Amounts for Each Type of Unsecured Claim

			Total claim	
otal claims	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
otal claims	6f. Student loans	6f.	\$	0.00
VIII Fait 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority	6g.	\$	0.00

Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	<ol> <li>Other. Add all other nonpriority unsecured claims.</li> <li>Write that amount here.</li> </ol>	6i.	\$52,605.00

6j. Total. Add lines 6f through 6i.

52,605.00

Fill	in this inf	Caso 17 formation to iden		Filed 07/07/17	Entered 07/07/17 13:09:02 4 of 63	Desc Main
De	btor 1	Sean	Michael	Showers		
		First Name	Middle Name	Last Name		
	btor 2 buse, if filing)	First Name	Middle Name	Last Name		
Un	ited States I	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	_ILLINOIS		
	se Number			(State)		Check if this is an amended filing
Offi	cial Fo	orm 106G				amended ming
			ory Contracts and	Unevnired Lea	606	12/15
nformaddition 1. Do	ation. If monal pages o you have No. Che Yes. Fill st separate	nore space is needs, write your name eany executory eck this box and so in all of the informely each personnt, vehicle lease,	eded, copy the additional page and case number (if known contracts or unexpired leases submit this form to the court with mation below even if the contract or company with whom you have and case and company with whom you have and case an	e, fill it out, number the end).  6?  th your other schedules. Your or leases are listed in lease the contract or lease	th are equally responsible for supplying correct notries, and attach it to this page. On the top of an our have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)  Then state what each contract or lease is for (foruction booklet for more examples of executory contracts.)	or
F	expired le		hom you have the contract or	lease	State what the contract or lease	e is for
2.1					-	
	Name				-	
	Number	Street				
	City		State Zi	p Code	-	
2.2						
	Name				-	
	Number	Street			-	
	City		State Zi	p Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zi	p Code	-	
2.4						
	Name				-	
	Number	Street			-	
	City		State Zi	p Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Sean	Michael	Showers
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS_
Case Number	r		(State)
(If known)			_

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question

any A	any Additional Pages, write your name and case number (if known). Answer every question.							
1. <b>D</b>	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
	No.							
	Yes							
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to line 3.							
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
		e or territory did you live?	Fill in	. Fill in the name and current address of that person.				
	Name of your spouse, former spouse or	legal equivalent						
	Number Street							
	City	State	Zip Code					
3	Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Column 2: The creditor to whom you owe the debt							
				Check all schedules that apply:				
3.1				Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					
3.2				Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					
3.3	<del></del>			Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					

Official Form 106H Record # 747214 Schedule H: Your Codebtors Page 1 of 1

			Document	Page 36 of 63
Fill in this in	nformation to iden	tify your case:		
Debtor 1	Sean	Michael	Showers	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	
	r			Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
Official F	orm 106I			MM / DD / YYYY
				IVIIVI / DD / T T T T
Schedul	e I: Your	Income		
uu:	• • • • ·			12/

15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment							
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed  X Not employed	ı	Employed  Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation						
	Occupation may Include student or homemaker, if it applies.	Employers name						
		Employers address						
					,			
		How long employed there?						
Pa	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.	2. <b>List monthly gross wages, salary and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$0.00	\$0.00			
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00			
4.	4. Calculate gross income. Add line 2 + line 3.			\$0.00	\$0.00			

Official Form 106I Record # 747214 Schedule I: Your Income Page 1 of 2 Case 17-81602 Doc 1 Filed 07/07/17 Entered 07/07/17 13:09:02 Desc Main Page 37 of 63

Document Sean Michael Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

				For Debtor 1		r Debtor 2 or n-filing spouse
(	Сору	line 4 here	4.	\$0.00		\$0.00
5. <b>Lis</b>	t all	payroll deductions:		_		
5	Ба. <b>Т</b>	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00
5	b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00
5	бс. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00
5	d. F	lequired repayments of retirement fund loans	5d.	\$0.00		\$0.00
5	ie. Ir	nsurance	5e.	\$0.00		\$0.00
5	of. D	omestic support obligations	5f.	\$0.00		\$0.00
5	ig. <b>U</b>	Inion dues	5g.	\$0.00		\$0.00
5	sh. C	Other deductions. Specify:	5h.	\$0.00		\$0.00
6. <b>Add</b>	the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00
7. Cald	cula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00
8. List	all	other income regularly received:	_			
8	Ba.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00		\$0.00
8	ßb.	Interest and dividends	8b.	\$0.00		\$0.00
8	Bc.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00
		Include alimony, spousal support, child support, maintenance, divorce				
ç	ßd.	settlement, and property settlement.  Unemployment compensation	8d.	<b>#0.00</b>		<b>#0.00</b>
	Be.	Social Security	8e.	\$0.00 \$0.00	_	\$0.00 \$0.00
		•	_		_	
C	Bf.	Other government assistance that you regularly receive	8f. 	\$0.00	_	\$0.00
		Include cash assistance and the value (if known) of any non-cash				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
۶	Ba.	•	8a	ያብ በብ		\$0.00
	Bh.		_			\$0.00
		all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$700.00		\$0.00
10		Let and the Control Add For 7 a For 0			_	
		•	10.	\$700.00	+ <u>L</u>	\$0.00
9. <b>4</b> 10. <b>6</b> 11. <b>5</b>	Add Calc Add t	Specify: Pension or retirement income Other monthly income. Specify: Contribution,	10 e <i>J</i> .	\$700.00	<u> </u>	\$0.00
c	ther	friends or relatives.	•			
_	o n Spec	ot include any amounts already included in lines 2-10 or amounts that are r ify:	not available to	pay expenses listed	n Sche	dule J.
		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•		es.
		ou expect an increase or decrease within the year after you file this form				-
	x 1					

Fill in this ir	nformation to identify yo	ur case:				
Debtor 1	Sean	Michael	Showers	Check if this	s is:	
	First Name	Middle Name	Last Name	I =	ended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		plement showing pose e as of the following	
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT C	F ILLINOIS			
Case Number (If known)	r		_	MM / [	DD / YYYY	
∟ Official F	orm 106J				arate filing for Debtor	
				mainta	ins a separate house	enola.
	e J: Your Exp		la ava filing tagathar hath	are according recommendate for according		12/14
=				are equally responsible for su ges, write your name and case		
Part 1:	Describe Your Household					
1. Is this a join	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a s	eparate household?				
	No.  Yes. Debtor 2 mus	t file a separate Schedul	e J.			
		<u>-</u>				
2. Do you l	have dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2		Does dependent live with you?
Do not li Debtor 2	st Debtor 1 and		this information for dent	Debtor 1 or Debtor 2	age	X No
		each depen	uent			Yes
names.	tate the dependents'					X No
						Yes
						X No
						Yes
						X No
						Yes
						x No
						Yes
_	expenses include	X No				
	and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
-				m as a supplement in a Chapte		
expenses as of the applicable		ptcy is filed. If this is a	supplemental Schedule J	, check the box at the top of th	e form and fill in	
Include expen	ses paid for with non-ca	=	nce if you know the value			
of such assist	ance and have included	it on Schedule I: Your	Income (Official Form 106	l.)		Your expenses
	-	xpenses for your resid	ence. Include first mortgag	e payments and		<b>#0.00</b>
_	for the ground or lot.				4.	\$0.00
					4	\$0.00
	eal estate taxes	rantar's insurance			4a. 4b	\$0.00
	operty, homeowner's, or o				4b. 4c.	\$0.00
	ome maintenance, repair, omeowner's association o				4c. 4d.	\$0.00
13. 110	5557 5 455561411011 6					Ψσ

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Debtor 1 Sean

First Name

an Michael

Middle Name

Document

Last Name

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Case Number (if known)

			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
٠.	6a. Electricity, heat, natural gas	6a.		\$0.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$0.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$200.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$0.00
10.	Personal care products and services	10.		\$0.00
11.	Medical and dental expenses	11.		\$0.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$100.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$385.00
	15c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
		20d.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	200.	•	0.00

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Michael Sean Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$685.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$700.00 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$685.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$15.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 747214 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Sean	Michael	Showers
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States  Case Number	, ,	the : <u>NORTHERN</u> District of	ILLINOIS (State)
(If known)			

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read correct.	the summary and schedules filed with this declaration and that they are true and
✗ /s/ Sean Michael Showers	*
Signature of Debtor 1	Signature of Debtor 2
Date 06/29/2017 MM / DD / YYYY	DateMM / DD / YYYY

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Fill in this in	formation to ider		
Debtor 1	Sean First Name	Michael Middle Name	Showers  Last Name
Debtor 2	riist ivaille	Midule Name	Last Name
(Spouse, if filling)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number (If known)	r		_

#### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

What is your current marital status?   Married
What is your current marital status?   Married   Not mar
Married   Not married
Not married    During the last 3 years, have you lived anywhere other than where you live now?
During the last 3 years, have you lived anywhere other than where you live now?  No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Dates Debtor 1 Ived there  Dates Debtor 2: Ived there  Same as Debtor 1  Places Debtor 2: Ived there  Same as Debtor 1  Places Debtor 2: Ived there  Same as Debtor 1  Places Debtor 2: Ived there  Same as Debtor 1  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
No.  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1  Debtor 2:    Same as Debtor 1
No.  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1  Debtor 2:  Iived there  Same as Debtor 1  Pitchburg WI 53713  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
Pebtor 1  Dates Debtor 1  Dates Debtor 1  Ilived there  Same as Debtor 1  Pates Debtor 2:  Ilived there  Same as Debtor 1  Pates Debtor 2:  Ilived there  Same as Debtor 1  Pates Debtor 2:  Ilived there  Same as Debtor 1  Pates Debtor 2:  Ilived there  Same as Debtor 1  Pates Debtor 2:  Ilived there  Same as Debtor 1  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
Dates Debtor 1   Dates Debtor 2   Dates
Same as Debtor 1   Same as Debtor 1   Same as Debtor 1   Same as Debtor 1
lived there   Same as Debtor 1   Same as Debtor 1   Same as Debtor 1
2104 High Ridge Trail  Fitchburg WI 53713  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
2104 High Ridge Trail  Fitchburg WI 53713  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
and Wisconsin.)  ■ No. □ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
Part 2: Explain the Sources of Your Income
Part 2: Explain the Sources of Your Income
Explain the Sources of Your Income

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Debtor 1 Sean Michael Showers Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$11,225 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$19,585 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$33,347 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$2,590 Unemployment For last calendar year: Retirement Withdraw (January 1 to December 31, 2016) \$2,670 List Certain Payments You Made Before You Filed for Bankruptcy

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Sean Michael Showers Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. ☐ Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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ebto	r 1	Sean	1	Michael	Showers	Case Number (if kr	iown)	
		First Na	ame	Middle Name	Last Name			
			days before you filed f to make a payment bed			or financial institution, set off ar	ny amounts from y	our accounts
	١	No. Go	o to line 11					
	_		ill in the information bel					
	cour	t-appo	ear before you filed for ointed receiver, a custo			session of an assignee for the bo	enefit of creditors,	a
	■ N □ Y							
Pa	art 5:	Li	ist Certain Gifts and Con	ntributions				
13	With	in 2 y	ears before you filed for	or bankruptcy, did y	ou give any gifts with a total v	alue of more than \$600 per pers	on?	
	<b>N</b>	No.						
	_		ill in the details for each	_				
14	_	i <b>n 2 y</b> No.	ears before you filed fo	or bankruptcy, did y	ou give any gifts or contribution	ons with a total value of more th	an \$600 to any cha	arity?
	=		ill in the details for each	n gift.				
Pa	art 6:	Li	ist Certain Losses					
		in 1 y bling?	=	r bankruptcy or sinc	e you filed for bankruptcy, did	l you lose anything because of t	heft, fire, other dis	saster, or
	<b>N</b>	No.						
	□ \	∕es. F	ill in the details for each	n gift.				
Pa	art 7:	Li	ist Certain Payments or	Transfers				
		-	ear before you filed for about seeking bankru			ur behalf pay or transfer any pro	perty to anyone y	ou
	Inclu	ıde an	ny attorneys, bankrupto	cy petition preparers	s, or credit counseling agencie	es for services required in your	oankruptcy.	
	<b>—</b> )	res. F	ill in the details					
	P	arty C	Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
		Gera	ci Law L.L.C.				Marsha	\$1,830.00
		55 E.	. Monroe Street #3400				DeFalco, Debtor's	
		Chica	ago,IL 60603				mother	
	P	arty (	Contact Info		Description and value of any	r property transferred	Date payment or transfer	Amount of payment
		Hana	anwill Credit Counseling		Credit Counseling Services		2017	\$25.00
		115 N	N. Cross St.					
		Robin	nson, IL 62454					
							I	

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Debte	or 1	Sean	Michael	Showers	Case	Number (if known)			
		First Name	Middle Name	Last Name					
17	pro	-	with your creditor	r, did you or anyone else acting on s or to make payments to your cr you listed on line 16.		sfer any property to an	yone who		
		No.							
		Yes. Fill in the details.							
18	trar Incl	nsferred in the ordinary ude both outright trans	course of your busfers and transfers	ey, did you sell, trade, or otherwise Isiness or financial affairs? In made as security (such as the gr ave already listed on this stateme	anting of a security inter				
		No.							
		Yes. Fill in the details fo	or each gift.						
19		hin 10 years before you eficiary? (These are of	-	tcy, did you transfer any property rotection devices.)	to a self-settled trust or	similar device of which	you are a		
		No.							
		Yes. Fill in the details fo	or each gift.						
P	art 8	List Certain Financ	ial Accounts, Instru	ments, Safe Deposit Boxes, and Sto	orage Units				
20	sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.								
		No.							
		Yes. Fill in the details.							
				Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?  No.								
	Ц	Yes. Fill in the details.		Who else had access to it?	Describe the conte	ents	Do you still		
							have it?		
22	_	ve you stored property  No.	in a storage unit o	r place other than your home with	nin 1 year before you filed	d for bankruptcy?			
		Yes. Fill in the details.							
				Who else has or had access to it?	Describe the conte	ents	Do you still have it?		
		Praire Hill Storage		No one	Bedroom set and	end tables.	☐ No ☐ Yes		
		South Beloit, IL			<del>-</del>				
					_				
			y property that son	neone else owns? Include any pro	operty you borrowed from	n, are storing for, or ho	ld in trust		
	_	No.							
	_	Yes. Fill in the details.							
				Where is the property?	Describe the prope	erty	Value		

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 Debtor 1
 Sean
 Michael
 Showers
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Pa	rt 10:	Give Details About Environmental Info	rmation					
		pose of Part 10, the following definition	ons apply:					
	Environr hazardo	mental law means any federal, state, ous or toxic substances, wastes, or m	or local statute or regulation concerning aterial into the air, land, soil, surface wat the cleanup of these substances, wastes	er, groundwater, or other medium,				
		ans any location, facility, or property ed to own, operate, or utilize it, includ	as defined under any environmental law, ing disposal sites.	whether you now own, operate, or utilize	•			
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							
Rep	eport all notices, releases, and proceedings that you know about, regardless of when they occurred.							
24	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	No.	. Fill in the details						
	∐ Yes.	s. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of notice			
25	Have ve	ou notified any governmental unit of	any release of hazardous material?					
25	_	ou notified any governmental unit of	any release of nazardous material?					
	No.	s. Fill in the details.						
			Governmental unit	Environmental law, if you know it	Date of notice			
26	Have yo	ou been a party in any judicial or adm	inistrative proceeding under any enviror	nmental law? Include settlements and ord	lers.			
	No.							
	Yes	s. Fill in the details.						
			Court or agency	Nature of the case	Status of the case			
			court of agonoy	Nature of the case	Status of the sase			
Pa	rt 11:	Give Details About Your Business or C		Nature of the case	Status of the case			
	rt 11:		onnections to Any Business					
	Within 4	4 years before you filed for bankrupto	onnections to Any Business cy, did you own a business or have any c	of the following connections to any busin				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in	onnections to Any Business	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in	onnections to Any Business cy, did you own a business or have any o a trade, profession, or other activity, eith	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa	onnections to Any Business  cy, did you own a business or have any c a trade, profession, or other activity, eith  ny (LLC) or limited liability partnership (l	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership	cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing exe	cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation or equity securities of a corporation	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing execution An owner of at least 5% of the voting	onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compate A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the	onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			

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Case Number (if known) _

 Sean
 Michael
 Showers

 First Name
 Middle Name
 Last Name

/s/ Sean Michael Showers	<u> </u>
Signature of Debtor 1	Signature of Debtor 2
Date 06/29/2017	Date
MM / DD / YYYY	MM / DD / YYYY
ou attach additional pages to Your Statemen	t of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
lo	
lo ′es	

Part 12:

Sign Below

Fill in this	information to identi		Filad 07/07/17	Entered 07/07/17 13:09:0 9 of 63	Desc Main	
Debter 1	Sean	Michael	Showers			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2	-					
(Spouse, if filing	) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for	the : <u>NORTHERN</u> District of _				
Case Numb	per		(State)		Check if this is an amended filing	
Official I	Form 108					
Statemo	ent of Inten	tion for Individua	ls Filing Under	Chapter 7		12/15
If you are an i	individual filing unde	er chapter 7, you must fill out	this form if:			
	ave claims secured b					
•		erty and the lease has not exp				
				on or by the date set for the meeting of c pies to the creditors and lessors you list.		
				supplying correct information.	•	
	must sign and date	-				
Be as comple	ete and accurate as p	ossible. If more space is nee	ded, attach a separate she	et to this form. On the top of any additio	nal pages,	
write your na	me and case number	r (if known).				
Part 1:	List Your Creditors \	Who Have Secured Claims				
For any crinformatic	<del>-</del>	ed in Part 1 of Schedule D: Cr	reditors Who Have Claims	Secured by Property (Official Form 106D	D), fill in the	
Identify th	e creditor and the pi	roperty that is collateral	What do you ir secures a debt	ntend to do with the property that ?	Did you claim the property as exempt on Schedule C?	
Creditor	's		☐ Surren	der the property	П No	
name:			=	the property and redeem it		
December	.i			the property and enter into a	∐ Yes	
Descript property			<del></del>	mation Agreement.		
securing				the property and [explain]:		
	,				<del></del>	
Creditor	'c		☐ Surron	der the property		_
name:	3		=	the property and redeem it	<del>_</del>	
				the property and enter into a	Yes	
Descript			<del>_</del>	mation Agreement.		
property securing				the property and [explain]:		
Securing	, debt.			the property and [explain].	<del></del>	
0 111						_
Creditor name:	'S		_	der the property	□No	
name.			<u> </u>	the property and redeem it	Yes	
Descript			<del></del>	the property and enter into a		
property				mation Agreement.		
securing	g dept:		☐ Retain	the property and [explain]:	<u> </u>	
Creditor	's		Surren	der the property	□No	
name:			Retain	the property and redeem it	Yes	
Descript	ion of		☐ Retain	the property and enter into a	_	
property			Reaffir	mation Agreement.		
securing			☐ Retain	the property and [explain]:		

Debtor 1

Part 2:

Sean

Case 17-81602 Michael

Doc 1

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Desc Main

First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you lis	ted in Schedule G: Executory Contracts and Unexpired Le	ases (Official Form 106G),
	ses. Unexpired leases are leases that are still in effect; the	
ended. You may assume an unexpired personal prope	rty lease if the trustee does not assume it. 11 U.S.C. § 365(	p)(2).
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		□ No
		☐ Yes
Description of leased		
property:		
Lessor's name:		□ No
Ecosor o Harrie.		Yes
Description of leased		□ res
property:		
Lessor's name:		□No
Lessoi s fiame.		
Description of leased		∐ Yes
property:		
Laccaria nama:		□No
Lessor's name:		
Description of leased		□Yes
property:		
Learning manage		□N1-
Lessor's name:		□No □No
Description of leased		□Yes
property:		
		П.,
Lessor's name:		
Description of leased		□Yes
property:		
		П.,
Lessor's name:		□ No
Description of leased		Yes
property:		
Part 3: Sign Below		
Under penalty of periury. I declare that I have indicated	my intention about any property of my estate that secures	a debt and any
personal property that is subject to an unexpired lease.		
🗶 /s/ Sean Michael Showers	Signature of Debtor 2	
Signature of Debtor 1	Signature of Debtor 2	
Date	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In	·e						
Sea	n Michael S	Showers / Debtor	Case	e No:			
				Cha	pter:	Chapter 7	
		DISCLOSURE	OF COMPENSAT	TION OF ATTORNEY FO	R DEB	TOR	
	npensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. aid to me within one year before the per rendered on behalf of the debtor(s)	filing of the petition	in bankruptcy, or agreed to	be paid	to me, for services	that
	For legal s	services, I have agreed to accept	\$1,49	5.00			
	Prior to the	e filing of this statement I have receive	ved <b>\$1,49</b>	5.00			
	Balance D	Due	\$	0.00			
2.	The source	e of the compensation paid to me was	:				
	Debt	tor(s) Other: (specify)	Marsha DeFalco				
3.	The source	e of compensation to be paid to me is:					
	Deb	otor(s) Other: (specify)	Marsha DeFalco				
4.		e not agreed to share the above-disclover law firm.		rith any other person unless t	they are	e members and associate	es
		e agreed to share the above-disclosed law firm. A copy of the agreement, and.	-				es
5.	In return fo	or the above-disclosed fee, I have agreding:	eed to render legal so	ervice for all aspects of the b	oankrup	otcy	
	_	vsis of the debtor's financial situation	, and rendering advi-	ce to the debtor in determini	ing whe	ether to file a petition in	
	bankr		dulas stataments of	offeire and plan which may	ha raau	imad.	
	-	ration and filing of any petition, sche sentation of the debtor at the meeting		*	-	illed,	
	c. Repre	sentation of the debtor at the meeting	of cicultors, and an	y adjourned hearings thereo.	1,		
6.		ent with the debtor(s), the above-disc IOT include missed meeting or court		· ·		or conversions to anoth	er
cha	pter, judicial	l lien avoidances, dischargeability act	ions, other contested	d matters except the first med	eting o	f creditors.	
		I certify that the foregoing is a compayment to me for representation of	•	of any agreement or arranger	ment fo	or	
		Date: 07/05/2017	/s/ Jason I	Kyle Nielson			
		Date		of Attorney			
			Geraci La	w L.L.C.			

747214 Page 1 of 1 Record #

Name of law firm

# Headquarters: 55 E. Monroe Street, #3400 Chargo Interest 3 400 Cha

Consultation Attorney: JKN

Date: 6/29/2017

Record #: 747-214

#### Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by	
debit only, a flat fee for services <b>before</b> filing in court of \$1,200.00 at \$ {} } today, \$ {} per {	
at \$ {} today, \$ {} per {} starting {}	
and \${	)
may pay more than this amount to pre-pay post-ining services. After ining in source any second with the pre-pay post-ining services. After ining in source any second with the services and this advanced AFTER filing start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing the services.	1
start preparing your documents as soon as you sign this contract. Work before signing to no ordings.	•
in Court is not included in the pre-filing amount, unless you pay us for it in advance:	
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing in the services after case filing in	3
\$ 295.00 & \$335 = \$ 630.00 total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our specified agreement is continuous.	r
\$ 295.00 & \$335 = \$ 630.00 total flat lee. We will present you with all agreement to repay the total flat lee. We will present you with all agreement is entire	V
services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entire services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entire	J V
voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy	,
and Geraci Law may withdraw from representing you.	
The flat fee for pre-filling work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test	&
the second of th	ш.
the transfer and moils office appointment to review and sign volir netition. Illing volir case in court, Excluded, appearance in any oddin	٠.
proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case	n
court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions are court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions are court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions are court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions are court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions are consistent as a consistent and a consistent are consistent as a consistent and a consistent are consistent as a consistent and a consistent are consistent as a consistent are consis	ns
including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions	to
dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.	
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you meet you more or less than a flat fi	ay
	,.,
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client trust account. We will only refund unearned fees You may observe a security retainer agreement with another law firm: we will not because you have trust account.	ou
may lose funds held in our trust account which may be assets in a Chapter 7.	
·	_
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petitic	n
this askedule. Legros that Coraci Law may discontinue Work and charge me tor the work done to date at hours rates show	
Wisconsin: We will submit any unresolved dispute about the tee to billiound within 50 days	U
the standard was the diameter Volumey file a claim with the Wisconsin I swyers' Fund for Ulerit Flutection it the we rail to provide a rolaris	
the amount of the tee and want that righting in the submitted to billy a pit ation, you must provide written in	
of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days of the mailing of the accounting.	ays
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.	
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that me matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that me matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that me matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that me matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that me matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that me matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that me matters is the provide all information required; use Client Corner and not to cause excessive work; that me matter is the provide all information required; use the provide all information required; use Client Corner and not to cause excessive work; that me matter is the provide all information required; use the provide all information required; use the provide all information required in th	ore :
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the state and tolking most by dobter undeclosed denies maintenance of support, files, frage, stealing of intentional injury stating a	
after filing including HOA dues; other debts listed in your green louder as usually not discharged. No discharged the discharge and property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, decourse.	epi
$\sim (200)$	
Date: V Sean Showers (Pebtor) X (Joint Debtor)	
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Sean Michael Showers / Debtor	Bankruptcy Docket #:
	Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/29/2017 /s/ Sean Michael Showers

**Sean Michael Showers** 

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Sean Michael Showers / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/29/2017	/s/ Sean Michael Snowers	
	Sean Michael Showers	
Dated: 07/05/2017	/s/ Jason Kyle Nielson	
	Attorney: Jason Kyle Nielson	

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Debtor	1 Sean	Michael	Showers	Case Number (if known)			
	First Name	Middle Name	Last Name				
Part	6 Answer These Question	s for Reporting Purposes					
		16a. Are your debts p		ots? Consumer debts are defined in			
	What kind of debts do you have?	☐No. Go to line 1	6b.	ersonal, family, or household purpose	9."		
		Yes. Go to line			A CONTRACTOR OF THE CONTRACTOR		
		16b. Are your debts p money for a busines	rimarily business deb ss or investment or throug	ts? Business debts are debts that years the second in the operation of the business or in	ou incurred to obtain evestment.		
		No. Go to line 1			No. of the second secon		
		16c. State the type of de	bts you owe that are not	consumer debts or business debts.			
	Are you filing under						
17.	Chapter 7?	No. I am not filing	under Chapter 7. Go to l	ne 18.			
	Do you estimate that after any exempt property is	Yes. I am filing und administrative	ler Chapter 7. Do you es expenses are paid that f	timate that after any exempt property unds will be available to distribute to	/ is excluded and unsecured creditors?		
	excluded and	No.					
	administrative expenses are paid that funds will be	∐Yes.					
	available for distribution to unsecured creditors?						
18.	How many creditors do	<b>1</b> -49		0-5,000	25,001-50,000		
	you estimate that you owe?	□ 50-99 □ 100-199		1-10,000 01-25,000	☐ 50,001-100,000 ☐ More than 100,000		
	<b></b>	200-999					
19.	How much do you	\$0-\$50,000	□ \$1,0	00,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	<b>550,001-\$100,000</b>	='	000,001-\$50 million	\$1,000,000,001-\$10 billion		
	be worth?	\$100,001-\$500,000	-	000,001-\$100 million 0,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
		\$500,001-\$1 million					
20.	How much do you	\$0-\$50,000	· · ·	00,001-\$10 million 000,001-\$50 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion		
	estimate your liabilities to be?	\$50,001-\$100,000 \$100,001-\$500,000		000,001-\$30 million	□\$10,000,000,001-\$50 billion		
	10 20 .	□ \$500,001-\$1 million		0,000,001-\$500 million	☐ More than \$50 billion		
Pa	rt 7: Sign Below						
For	you	I have examined this pet correct.	ition, and I declare under	penalty of perjury that the informatio	on provided is true and		
***************************************		If I have chosen to file ur of title 11, United States under Chapter 7.	nder Chapter 7, I am awa Code. I understand the re	re that I may proceed, if eligible, und elief available under each chapter, an	ler Chapter 7, 11,12, or 13 nd I choose to proceed		
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankpupicy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1311, 2519, and 3211.					
				45			
***************************************		Signature of Debto	or 1	Signature o	f Debtor 2		
-		Executed on	1 / M /2017	Executed o	n		
		Executed on	IM / DD / YYYY	LACCULEU O	MM / DD / YYYY		

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Fill in this in	formation to iden	itify your case:	
Debtor 1	Sean	Michael	Showers
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	·		
(If known)			

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below	
Did your	pay or agree to pay someone who is NOT an attorney to h	eln vou fill out bankruptev forms?
Dia you	pay or agree to pay someone who is NOT an accome, to m	
_	s. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
***************************************		
	. 1	
	enalty of perjuly, declare that I have read the summary a	nd schedules filed with this declaration and that they are true and
correct.		
×	Y 00 ×	¢
Signa	ature of Debtor 1	Signature of Debtor 2
Date	:6.129/2017	Date
	MM / DD / YYYY	MM / DD / YYYY

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Debtor 1	Sean	Michael	Showers	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341) 1519, and 3571.					
Signature of Debtor 1 Signature of D	ebtor 2				
Date	DD / YYYY				
Did you attach additional pages to Your Statement of Financial Affairs for Individual.	s Filing for Bankruptcy (Official Form 107)?				
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
■ No □ Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).				

ebtor 1	Case 17-8	1602 Michael	Doc 1	Filed 07/07/1 Document	7 Entered 07/07/17 13:09:02 Page 59 of 63	Desc Main
	First Name	Middle Name		Last Name		
Part 2	List Your Unexpired Pe	rsonal Prop	erty Leases			
or any	unexpired personal propert	y lease tha	t you listed in	Schedule G: Executory (	Contracts and Unexpired Leases (Official Form 106G),	
ll in th	e information below. Do not	list real es	tate leases. <i>U</i>	nexpired leases are lease	s that are still in effect; the lease period has not yet	
nded.	You may assume an unexpi	red person	al property lea	ise if the trustee does not	t assume it. 11 U.S.C. § 365(p)(2).	
Des	scribe your unexpired perso	nal propert	y leases			ll the lease be assumed?
Les	sor's name:					<del></del>
						Yes
	scription of leased perty:					
Les	sor's name:					] No
		······				Yes
	scription of leased					
pro	perty:					
Les	ssor's name:					□No
		·····	······			Yes
	scription of leased perty:					
ء ا	ssor's name:					□No
Le	SSOI S Hame.					□Yes
	scription of leased operty:					
Le	ssor's name:					□No
	escription of leased operty:					∐Yes
Le	ssor's name:					□No □Yes
	escription of leased operty:					LI TES
Le	essor's name:					☐ No ☐ Yes
De	escription of leased					□ tez

Under penalty of perjury, Lecclafe that I have indicated my intention about any property of my estate that secures a debt and any personal property that is supplied to an unexpired lease.

Signature of Debtor 1

Date Dated: Dated: 120

Date _____

property:

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## DISCLAIMERUDebtors have feat and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if twe maye excess income, or change in State, Federal or Bankruptcy laws before the case

Dated: 2017	CK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	X Date & Sign
	Sean Michael Showers	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Sean Michael Showers / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated 2017 Sean Michael Showers .

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Case 17-81602 Doc 1 Filed 07/07/17 Entered 07/07/17 13:09:02 Desc Main Document Page 62 of 63

8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here	Debtor 1	Sean	Michael Showe	ers	Case Numb	oer (if known) _		
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Form B 201A, Notice to Consumer Debtor(s)

In re Sean Michael Showers / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankenntov Code, the Bankenntov Rules, and the local rules of the court. The

Sean Michael Showers

X Date & Sign

Attorney: Jason Kyle Nielson